

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Confirmation No.: 6581
Kitchen, et al.)	
)	
Serial No. 09/820,805)	Examiner: Lalita Hamilton
)	
)	
Filed: March 30, 2001)	
)	Art Unit: 3693
For: ELECTRONIC BILL PRESENTMENT WITH)	
MULTI-LEVEL BILL INFORMATION STORAGE)	

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Final Office Action dated June 14, 2007, the Applicants submit the following remarks. In light of the previously entered amendments and these remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and request that the application be allowed.

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.